## UNITED STATES PATENT AND TRADEMARK OFFICE **CERTIFICATE OF CORRECTION**

PATENT NO.

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Page 1 of 1

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INVENTOR(S)

: Renwick et al.

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 9, Line 62, Claim 1, "operate provider" should read -- operated by the insurance provider --

Column 10, Line 61, Claim 15, "operate insurance provider" should read -- operated by the insurance provider --

Column 12, Lines 55-56, Claim 32, delete [[at the customer]]

Signed and Sealed this

Twenty-ninth Day of July, 2008

JON W. DUDAS Director of the United States Patent and Trademark Office